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encrypted under a unique PIN encryption key not. used for any other purpose. Access to stored, a PIN encryption key may be used for a ...
[ebt.nacha.org/docs/Chapter_9.pdf](#) - [Similar pages](#)

[PDF] NYCE LAUNCHES PIN DEBIT SECURITY AWARENESS PROGRAMFile Format: PDF/Adobe Acrobat - [View as HTML](#)

PIN Encryption Key, PIN Keys,. Key A, Terminal Master Key. Encrypt PINs or other keys in. static manner. Change immediately if. compromise is confirmed or ...
[www.nyce.net/pdf/PIN_debit_encryption.pdf](#) - [Similar pages](#)

BlackBerry Enterprise Server's New Features, Part 1

First, a device that doesn't have the PIN-to-PIN encryption key (such as a device outside your organization) will discard the encrypted PIN-to-PIN messages ...
[windowspro.com/Windows/Articles/ArticleID/40061/pg/3/3.html](#) - [Similar pages](#)

Re: Re: HSM - help on standards: msg#00103

I am working with a client that is using an Atalla 9100 HSM and when > they generate a Pin Encryption Key (KPE) it, by default I believe has a > variant of ...
[osdir.com/ml/java.jpos.devel/2005-10/msg00103.html](#) - 22k - [Cached](#) - [Similar pages](#)

[PDF] PIN INJECTION AND KEY MANAGEMENT Procedures and FormsFile Format: PDF/Adobe Acrobat - [View as HTML](#)

The PIN pad is connected to the loading device and the PIN Encryption Key (PEK) is loaded into the device. This. is repeated until all PIN pads scheduled ...
[www.esaiatm.com/downloads/ISO_Pin_Injection.pdf](#) - [Similar pages](#)

Discount Credit Card Machines

... PIN input for debit, EBT, and other PIN-based transactions Meets ISO and ANSI standards for PIN encryption, key management and Message Authentication. ...
[www.discountcreditcardmachine.com/sessearch.php?q=pin](#) - 22k - [Cached](#) - [Similar pages](#)

Derived unique key per transaction - Wikipedia, the free encyclopedia

Rather, a different key is irreversibly derived from the BDK (and within a TRSM), known as the "Initial PIN Encryption Key" (IPEK). ...
[en.wikipedia.org/wiki/Derived_unique_key_per_transaction](#) - 22k - [Cached](#) - [Similar pages](#)

(WO/2007/148236) DECRYPTION OF PERSONAL IDENTIFICATION NUMBER AND ...

[11] An Internet Protocol-compatible network element comprising: a first memory having stored therein personal identification number (PIN) encryption key ...
[www.wipo.int/pctdb/en/wo.jsp?IA=WO2007148236&WO=2007148236&DISPLAY=CLAIMS](#) - 19k - [Cached](#) - [Similar pages](#)

Specifications (English Version)

PIN Encryption Key Management: Unique Key Per Terminal, Master/Session Key Management, and Derived Unique Key Per Transaction ...
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Andy Orrock | Payment Systems: Creating an IPEK from a given KSN ...
By the way, is Initial PIN Encryption Key (IPEK) equivalent to DUKPT Initial Key ... Could
you post an example that shows the Pin Encryption Key and the ...
www.andyorrock.com/2006/11/creating_an_ipe.html - 33k - Cached - Similar pages

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Card reader module with pin decryption - US Patent 6736313

Authentication system and method for smart card transactions ... and decrypting an encrypted user PIN to facilitate off-line transaction authorization. ...
www.patentstorm.us/patents/6736313.html - Similar pages

[FLASH] PC-Pay Information Merchant Issued Smartcard LOADING... PIN: 54321...

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Since smart card transactions move funds directly from one smart card to ... The PC Pay device provides an encrypted PIN-pad for additional security. ...
www.innovonics.com/demo/airlines/pcpay.swf - Similar pages

DNA Smart Card for Financial Transactions

The smart card microprocessor encrypts the random number and sends it back to ... In contemporary financial transactions, a single PIN of a magnetic stripe ...
www.acm.org/crossroads/xrds11-1/dnasmartcard.html - 18k - Cached - Similar pages

sci.crypt: Re: HELP, Vulnerability in Debit PIN Encryption ...

not the case where PIN encryption had to be ... > derived from the card number ... requiring a PIN entry on every transaction, including credit card (as ...
www.derkeiler.com/Newsgroups/sci.crypt/2003-05/0464.html - 20k - Cached - Similar pages

U.K. researchers devise smart-card hack | Tech News on ZDNet

Feb 6, 2007 ... "When customers pay with a chip and PIN card, they have no choice but to trust the terminal when it displays the amount of the transaction. ...
news.zdnet.com/2100-1009_22-151132.html - 57k - Cached - Similar pages

Authentication system and method for smart card transactions ...

receiving the PIN at the terminal during the transaction; Conversely, if the smart card encrypts a message using its private key (which only the smart ...
www.freepatentsonline.com/5721781.html - Similar pages

[PPT] Session 5a Key and PIN Management

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Generate Offline Pin & encrypt it under Transport Key. 17. How to add EMV (crypto) data to Cards? Data preparation phase, you can use. Smart Card Management ...
www.centralbank.ae/Events2007/SmartCard/ACI-Worldwide/5a-KeyandPIN.pps - Similar pages

[PDF] the ideal solution for PIN-based transactions

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Whether customers use magnetic stripe or smart card technology, ... detection, encryption coprocessor. PIN Encryption. DES: PIN-ANSI 9.8, MAC-ANSI 9.9, ...
www.lgda.com/Equipment/Multi_S9.pdf - Similar pages

SPYRUS Rosetta Series II Smart Card & USB

The PIN is used to derive a decryption key used for validation. All private data on the card, including the keys, is stored in encrypted form using a ...

www.spyrus.com/products/rosetta_smart_usb.asp - 22k - Cached - Similar pages

[global card payment service, secure credit card transactions](#)

A validated EMV chip and PIN transaction guarantees payment from the bank to the till software itself does not 'see' the PIN, even in encrypted form. ...

www.3cint.com/chip-and-pin.php - 52k - Cached - Similar pages

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The smart card microprocessor encrypts the random number and sends it back to ... In contemporary financial transactions, a single PIN of a magnetic stripe ...

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Home and Personal Use Examples

These are real debit card transactions to load eCash to a smart card right in ... your private key by using the PIN-Pad to "unlock" the smart card where the ...

www.innovonics.com/pcpay/usage/home.html - 15k - [Cached](#) - [Similar pages](#)

[doc] Implementation of Transaction Safeguards

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Smart card readers come with basic software to operate the system. information that has been encrypted with a user's private key with a single request. ...

www.dir.state.tx.us/IRAPC/practices/word/k1.doc - [Similar pages](#)

ARCHIVED 9/28/2007

For higher risk transactions, the PIN may be issued by the organization sponsoring in an encrypted signature object being created within a document, ...

www.cio.state.ny.us/esra/Guidelines_files/02-06.htm - 15k - [Cached](#) - [Similar pages](#)

Authentication system and method for smart card transactions - US ...

The smart card compares this PIN with the correct PIN kept in its memory to Conversely, if the smart card encrypts a message using its private key ...

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Secure E-Commerce with Smart Cards

An intruder can use a private key to easily forge transactions. ... The smart card processes any information that you need to encrypt by using your private ...

www.htsecurity.net/article/articleId/7195/secure-e-commerce-with-smart-cards.html -

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SRP: Myths About Multifactor Authentication

This is usually implemented by encrypting the private key on the smartcard with the ... To authenticate a transaction, the smart card uses SRP-3 as follows. ...

www.ussrbac.com/crypto/srp/others.html - 16k - [Cached](#) - [Similar pages](#)

[PPT] [Smart Card Technology](#)

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PIN is like password, which is securely stored in the Smart Card. ... Public Key used for Encryption and Private key for Decryption. Plain Text. Encrypt ...

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[PPT] Whitenoise Super Key encryption

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The first level authentication PIN number is entered and the transaction begins. ... with UID, starting offset, key info, encrypts private key with ...

www.wnrlabs.com/Presentations/Stop%20Credit%20Card%20and%20Identity%20Theft.pps - Similar pages

Highly robust biometric smart card design - Consumer Electronics ...

2 Dimension and contact pins of a smart card. Table 2 Smart card pin functions ... generation of a biometric-based private key for encryption ...

ieeexplore.ieee.org/iel5/30/19635/00920462.pdf?arnumber=920462 - Similar pages

11 charged in theft of 41 million card numbers - CNET News.com

Aug 6, 2008 ... The only way to get the private key would be to steal each ... The hardware had to be hacked or they also had the PIN encryption keys ! ...

news.cnet.com/11-charged-in-theft-of-41-million-card-numbers/2100-7348_3-6244876.html - 70k - Cached - Similar pages

ePaynews.com - payment news and resource center - payment resources

PCI certification covers all aspects of PIN security from PIN encryption during ... Smart card: See chip card. back to top. Transaction: This is any action ...

www.epaynews.com/glossary/part2.html - 27k - Cached - Similar pages

Information Security Technical Report : EMV card payments – An ...

The article ends by looking at some newer uses of smart card technology in ... in order to transmit the PIN encrypted between the ATM or merchant's PIN pad ...

linkinghub.elsevier.com/retrieve/pii/S1363412706000161 - Similar pages

(WO/2000/028493) A METHOD OF ENCRYPTION AND APPARATUS THEREFOR

The symmetric key is used is the embodiment of the invention to encrypt transaction dependent information which then forms part of the public/private key ...

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[PDF] Smart-Card Devices and Applications Smart-Card Variations ...

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Encrypts the hash value using his private key to create a digital signature ... PINs also provide protection for keys stored on a smart card. ...

www.netcaucus.org/books/egov2001/pdf/SmartCard.pdf - Similar pages

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together with the PIN, encrypted in a secure block of data, is sent to the ... is read and encrypted under a cryptographic key held on the smart card. ...

www.thales-esecurity.com/Whitepapers/documents/Advanced_Authentication_.pdf - Similar pages

November 2002 ESRA Report to the Governor and Legislature (OFT)

SSL is currently built into almost all popular Web browsers and encrypts in a ... For higher risk transactions, the PIN may be issued by the organization ...
www.oft.state.ny.us/esra/ESRA_Report_2002/ESRA_Report_section1.htm - 21k -
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Mike Hendry - Smart Card Glossary

Summary of Smart Card Glossary Terms. ... Digital signature, An encrypted field, normally encrypted using the sender's private key, which is attached to a ...
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will be encrypted with this secure key. A secure. transaction tunnel is established. 4.2.

Security analysis. As mentioned above, the private key of the user ...

doi.ieeeecomputersociety.org/10.1109/ICCNMC.2003.1243070 - Similar pages

Smart Cards and Biometrics: Your Key to PKI

All three storage methods—hard disk, floppy or smart card—could use symmetric

encryption (shared-secret password or PIN) to secure the private key. ...

www.linuxjournal.com/article/3013 - 49k - Cached - Similar pages

[PDF] EMV flaws and fixes: vulnerabilities in smart card payment systems

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Jun 11, 2007 ... Signature using card's private key over terminal nonce and card ... accepted

for offline transactions, with any PIN ...

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CCAvenue :: FAQ's on Credit Card Processing India

A smart card is a Credit Card with a built-in microprocessor and memory used for ... SSL

uses a private key to encrypt data and then sends this over the SSL ...

www.ccavenue.com/content/faq_ecommerce.jsp - 75k - Cached - Similar pages

Global Forte - Security

When a CA issues a certificate, the CA's private key is used to sign the processing

systems to deliver PIN encryption and verification within the ...

www.globalforte.com/departments/security/e-business.jsp - 49k - Cached - Similar pages

[PPT] Secure Web Transactions

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Public key encryption. Separate public key pk and private key sk ... gets a PIN; Special

software on customer side sends PIN, signature, transaction amount ...

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Java CArd For E-Payment Applications - Google Books Result

by Vesna Hassler, Martin Manninger, Pedrick Moore ... - 2002 - Computers - 362 pages

Next, the whole data block is encrypted with the card's private key. ... Online PIN

verification (PIN encrypted with symmetric cryptography); • Offline PIN ...

books.google.com/books?isbn=1550532918...

Accountancy Article: Electronic Signatures and Encryption ...

Good security requires that the smart card and the PIN be held separately. ... Private key

encryption. In private key (symmetric) encryption, ...

www.accountancy.com.pk/articles.asp?id=3 - 46k - Cached - Similar pages

Smart Card Basics - Security (pg. 3)

The card data may be encrypted but the transmission to the host can be ... volume of

transactions managed daily and the hassles that come with private key ...

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PIN – Personal Identification Number. Post-Issuance Update. Private Key. Public Key ... of card, terminal, and transaction data encrypted by a DES key. ...

www.visa-asia.com/ap/center/merchants/productstech/includes/uploads/CTENov02.pdf -

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The second data block contains information from the plain text encrypted (signed) with the private key of the card issuer (cipher text). ...

events.ccc.de/congress/2006/Fahrplan/attachments/1115-A_Not_So_Smart_Card.pdf -

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National Security Concerns

However, a smart card that requires any part of the signing, encryption or ... of the public/private key pair and the security of the private key – and ...

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Enterprise Authentication

1. Print or Email lists of PINS to be used for the next batch of transactions. 2. Download with encryption the formula or the selected PINS to a smart card ...

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PKI transaction times suggest that the approach could meet a success The smart card reader encrypts the sample template using the session encryption ...

csrc.nist.gov/groups/SNS/piv/documents/NIST-BMOC-Test-Approach.pdf - [Similar pages](#)

The Smart Card Cryptographic Service Provider Cookbook

CryptGetUserKey should succeed without the PIN. However, some operations (such as writing to the smart card and private key operations) using the handle ...

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CS349 Introduction to E-commerce: electronic payment systems

After the customer approved the transaction, an encrypted payment order was sent to ... Because of this capacity, a single smart card can be used for many ...

cs.wellesley.edu/~ecom/lecture/payment.html - 19k - [Cached](#) - [Similar pages](#)

Asymmetric encrypted pin - US Patent 7039809

If the PIN is valid, the transaction will proceed pending other verifications. is not provided the private key which is required to open the encrypted ...

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Asymmetric encrypted pin - Patent 7039809

A system for decoding encrypted transaction data including account PIN 310 is not provided the private key which is required to open the encrypted ...

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Key management technique for establishing a secure channel ...

The method according to claim 1 further comprising: receiving a PIN encryption key KPE at a card issuer server; computing a hash H of transaction data; ...

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Single one-time password token with single PIN for access to ...

The method of claim 5, further comprising receiving a hash of a personal Each individual service provider can download the encrypted PIN and token ...

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(WO/2007/067349) SINGLE ONE-TIME PASSWORD TOKEN WITH SINGLE PIN ...

Thus, although the digital signing and encryption parts of the PKI 210 sends the PIN change request to the third party 230 by hashing the PIN first. ...

www.wipo.int/pctdb/en/wo.jsp?PA=WO2007067349&wo=2007067349&DISPLAY=DESC - 80k

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Transaction authorization system - US Patent 6675153

In one implementation, the encrypted data includes the hash of the member's ... shipping address aliases, the unique transaction sequence number from the ...

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Slashdot | Citibank Tries to Hush ATM Crypto Vulnerability

Feb 21, 2003 ... For example, many banks used to encrypt each customers PIN using a of the machine it's coming from, transaction sequence number, etc. ...

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encryption techniques: PIN identification: only the authenticated, erating a 16-byte hash value from input values whose lengths are an integer multiple ...

lukejamesconnor.googlepages.com/1999ecashwithdrawal-rz3113.pdf · Similar pages

0018-8646/99/\$5.00 (C) 1999 IBM S/390 CMOS Cryptographic ...

Similarly, the PIN generation key and PIN verification key types are merged into The use of strong hash algorithms rather than an encryption algorithm ...

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[PS] Papers on Smartcard Engineering

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We have a number of encryption algorithms which are thought, to be good (DES, IDEA, ... a major english bank, and told them that she had forgotten her PIN; ...

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checksum generation for integrity and/or verification of checksum, secure hash. (message digest), cryptographic key encryption and/or decryption, ...

www.eurosmart.com/4-Documents/Files/SCGlossary.pdf - Similar pages

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basic security features, such as data encryption and MAC. filtering - disabled by default

Relatively weak compared to a hash or message authentication ...

www.it.lth.se/ssoa/Lectures/Lect4_slides.pdf - Similar pages

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(WO/2003/065164) SYSTEM AND METHOD FOR CONDUCTING SECURE PAYMENT...

For example, the data to be encrypted can be a concatenation of the merchant ...

Transaction Sequence Number A unique number assigned to this AAV by this ...

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Slashdot | Citibank Tries to Hush ATM Crypto Vulnerability

For example, many banks used to encrypt each customers PIN using a key known What goes across the line is considerably more than a hash of the pin and ...

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1998 — Information technology – Security techniques – Hash functions –Part the PEK (PIN Encryption Key). PEK is considered as a specific type of TK. ...

www.globaipatform.org/specifications/archived/archived-GP_LPIS_1.0.pdf · [Similar pages](#)

[PDF] Protecting E-Commerce Systems

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(CS, KS) and its bank (CB, KB), plus a transaction sequence number S#. Then the customer sends a message containing an order, encrypted under the ...

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wdiff draft-ietf-pkix-ipki3cmp-00.txt draft-ietf-pkix-ipki3cmp-01.txt

It then generates new user signature and/or encryption public-key certificate(s). The CA responds with the message KeyUpdRep, publishes a hash of this value ...

tools.ietf.org/wg/pkix/draft-ietf-pkix-ipki3cmp/draft-ietf-pkix-ipki3cmp-01-from-00.wdiff.html · 261k · [Cached](#) · [Similar pages](#)

Cryptographic method for updating financial records - Patent 5231666

Anyone can now encrypt messages and send them to the user, but no one else ... A method for producing digital signatures based on the hash of the data to be ...

www.patentmonkey.com/PM/patentid/5231666.aspx · 126k · [Cached](#) · [Similar pages](#)

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hash "transaction sequence number" encrypt PIN

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